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2164  
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PTO/SB/21 (08-00)  
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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)	Application Number	09/323,715	<b>RECEIVED</b> <b>MAR 22 2002</b>
	Filing Date	June 1, 1999	
	First Named Inventor	Cunningham	<b>Technology Center 2100</b>
	Group Art Unit	2164	
	Examiner Name	P. Kanof	
Total Number of Pages in This Submission	Attorney Docket Number BLO1134-009B		

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Jeffrey S. Standley
Signature	
Date	February 22, 2002

CERTIFICATE OF MAILING	
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Typed or printed name	Sheri L. Burke
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Date	February 28, 2002

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/323,715  
Inventor: Gordon Cotter Cunningham  
Assignee: Block Financial Corporation  
Filed: June 1, 1999  
Examiner: Pedro R. Kanof  
Group  
Art Unit: 2164  
Attorney  
Docket No.: 1134-009B  
Title: REAL-TIME FINANCIAL CARD  
APPLICATION SYSTEM

AMENDMENT TO  
PATENT APPLICATION

RECEIVED

MAR 22 2002

Technology Center 2100

#8/B  
S. Cotton  
3/28/02

CERTIFICATE OF MAILING UNDER 37 CFR §1.8 (a)

Date of Deposit: February 28, 2002

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*Sheri L. Burke*  
Sheri L. Burke

Box Non-Fee Amendment  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

The following amendments and remarks are in response to the Examiner's  
Office Action mailed January 25, 2002.